

/—A Sample eStatement

eStatement from Lamar Bank Member FDIC
As of close of business Monday Oct-16-2000

F16.1

A Statement for this account is attached today

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8 Checking Account: xx7116 - Household Account

8 Available Balance: \$1,336.74

9 Last Deposit: \$499.62 on 10/13/2000

10 8/11 11 12

Transactions for Account xx7116

Date	Serial #	Amount	Transaction Source and Type
10/16/00-18	006507	\$7.35	Check
10/16/00-19	006508	\$3.00	ACH Debit
10/16/00-20	000000	\$95.00	Visa Check Card

Savings Account: xxxx7856 - Household Savings

Available Balance: \$10,000.00

Last Deposit: \$2,000.00 on 10/13/2000

Date	Serial #	Amount	Transaction Source and Type
10/16/00	000000	\$40.00	Withdrawal
34 35 36 36 36 37			

Operation of the eStatement Program

The eStatement Main Menu ³⁸

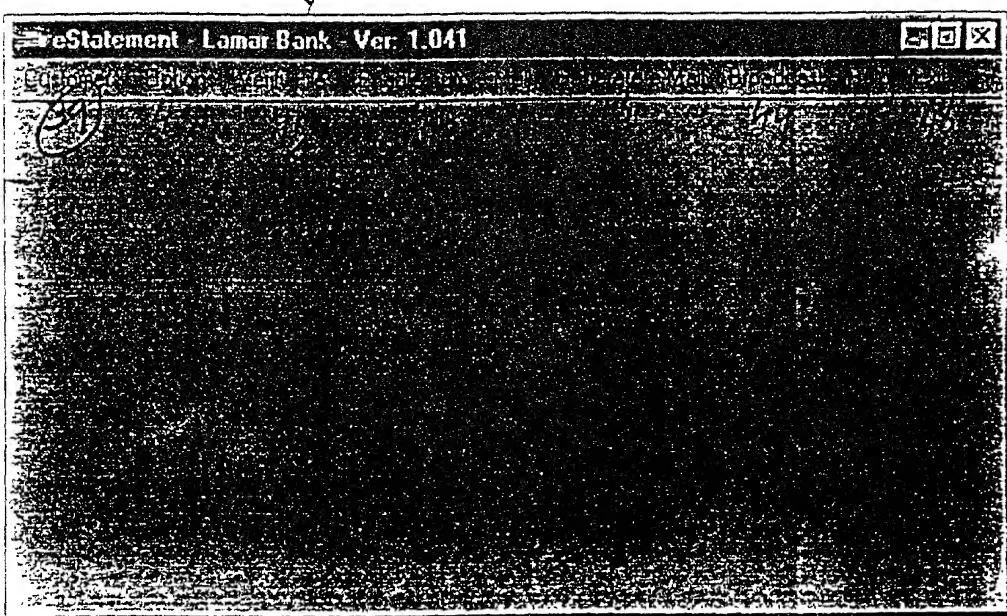


Fig. 2

Main Menu Selection - Customers

41 48 49 50 51 52 53 54 55

ID	Customer Name	E-Mail Address	Chrg	Conf	Susp	No Ad	Rates	Date Added
52	Allen, Jeff and Linda	memawbear4@aol.com	-1	-1	0	0	0	05/25/200
30	Hatcher, Michelle	mhatcher@lamarbanktexas.com	-1	-1	0	0	0	09/08/199
37	Houseman, John	jhouseman@lamarbanktexas.com	0	-1	0	0	0	09/10/199
46	LTD, Timco 1	smiller@timcold.com	-1	-1	0	-1	-1	03/01/200
45	Miller, Bob	bobmiller6@aol.com	-1	-1	0	-1	0	01/31/200
33	Monger, Gene C	gemong1@aol.com	0	-1	0	0	0	09/10/199
43	Ott, Linda	lott@lamarbanktexas.com	-1	-1	0	0	0	09/21/199
36	Pace, Wilma	wpace@lamarbanktexas.com	-1	-1	0	0	0	09/10/199
34	Peacock, J. Hoke	jhp@obt.com	0	-1	0	0	0	09/10/199
35	Reed, Ron D.	rreed@lamarbanktexas.com	-1	-1	0	0	0	09/10/199
47	Riley, Jason	jriley@lamarbanktexas.com	0	-1	0	-1	-1	03/08/200
42	Riley, Josie L.	josielriley@yahoo.com	-1	-1	0	0	0	09/20/199
10	Riley, Travis C.	triley@lamarbanktexas.com	-1	-1	0	0	0	08/29/199
50	Tortorice, Joe V, Jr, Mr	sheltor@earthlink.net	0	-1	0	0	0	04/20/200
51	VanMeter, Gene A Mr	bvanm550@aol.com	0	-1	0	0	0	05/24/200

Add/Edit Close

56 57

Fig. 3

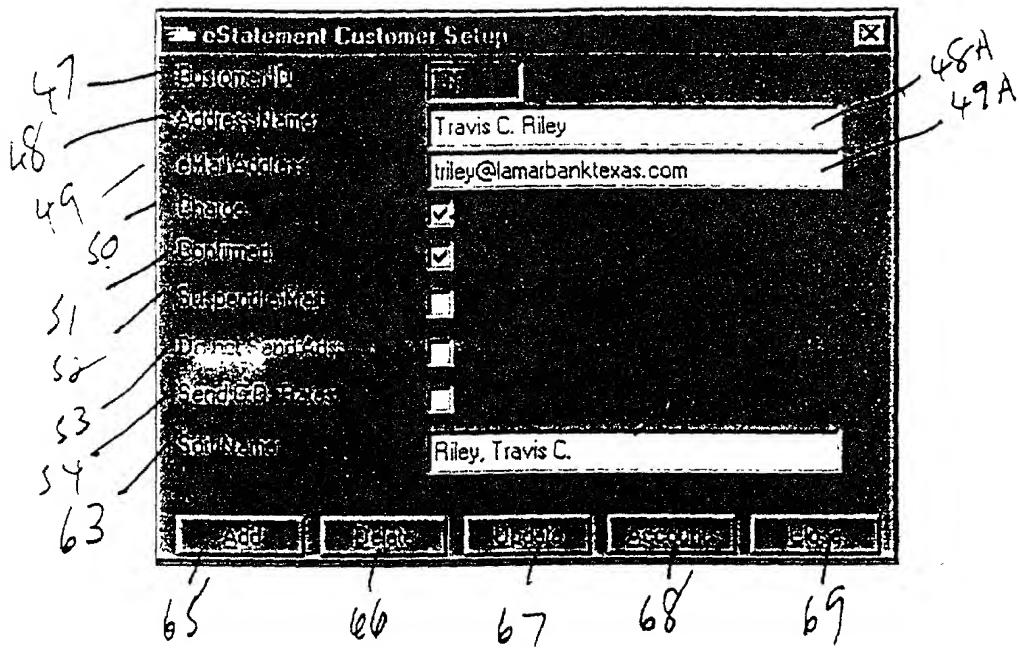
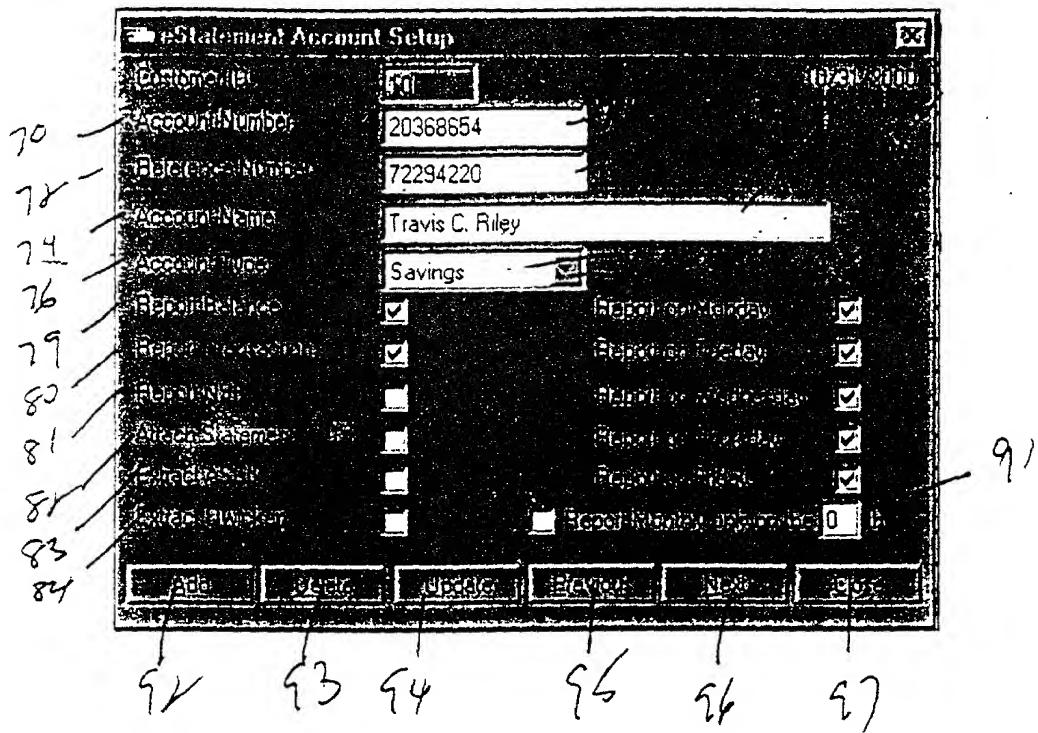


FIG. 4



F16 5

Main Menu Selection - Options

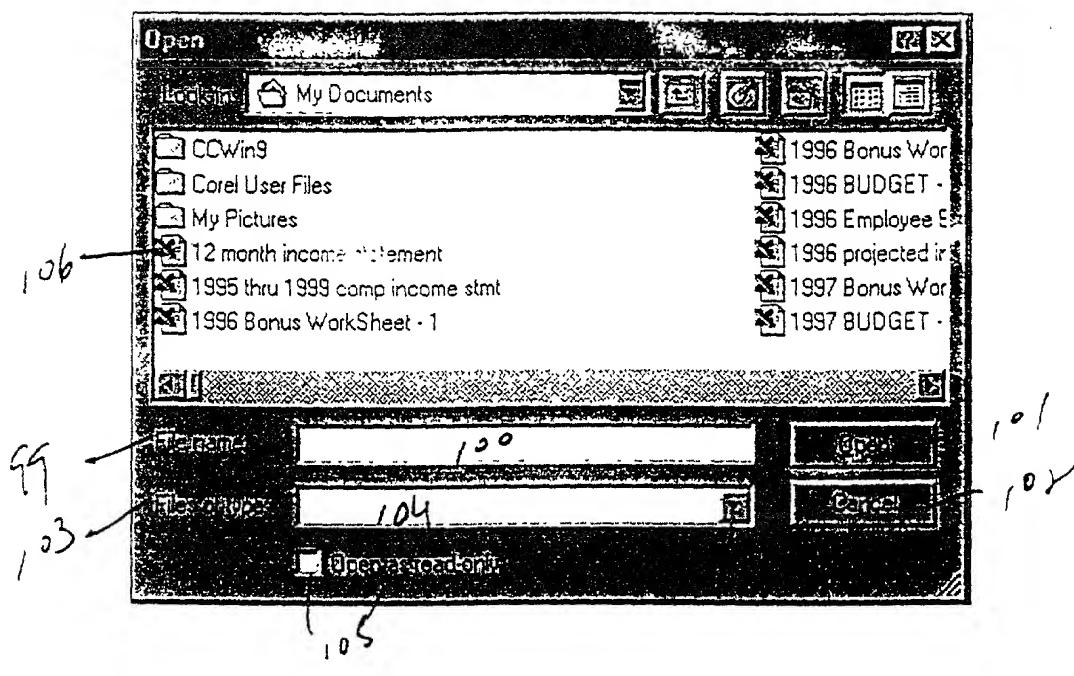


FIG. 6

Sub-Menu Option - Change System Information

108 → SystemName: eStatement

110 → BankName: Lamar Bank

111 → StatementFontSize: 6 [24pt]

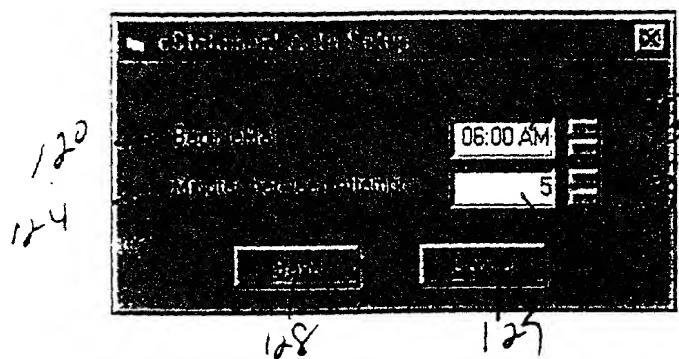
114 → StatementGraphic: C:\estatement\earlybird.gif [BROWSE]

117 118

Fields

Fig. 7

Sub-Menu Option - Edit Auto e-Mail Settings



F16. 8

Sub-Menu Option - Generate Selected e-Mail

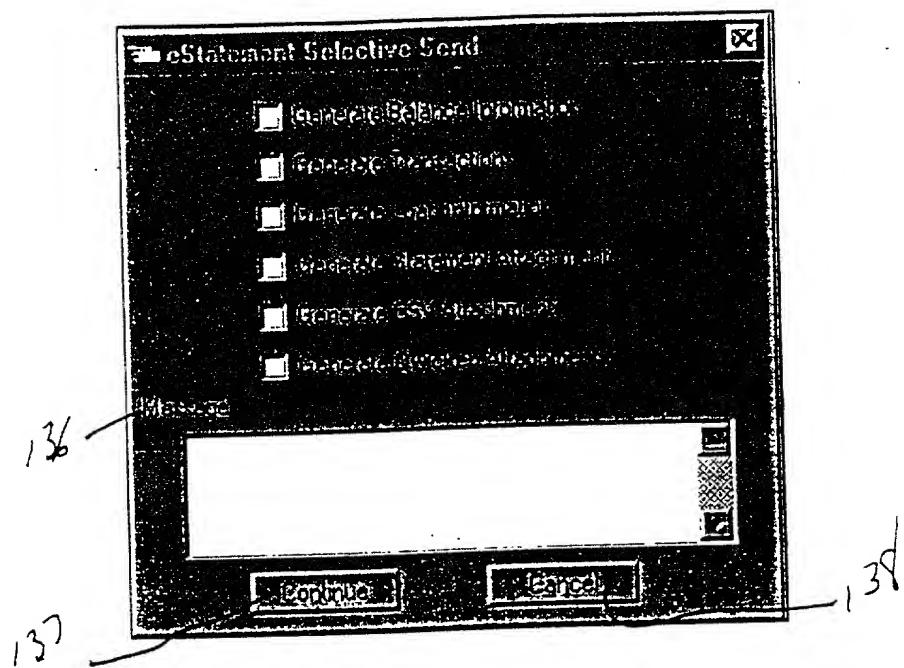


FIG. 9

Sub-Menu Option - Edit Tran Codes

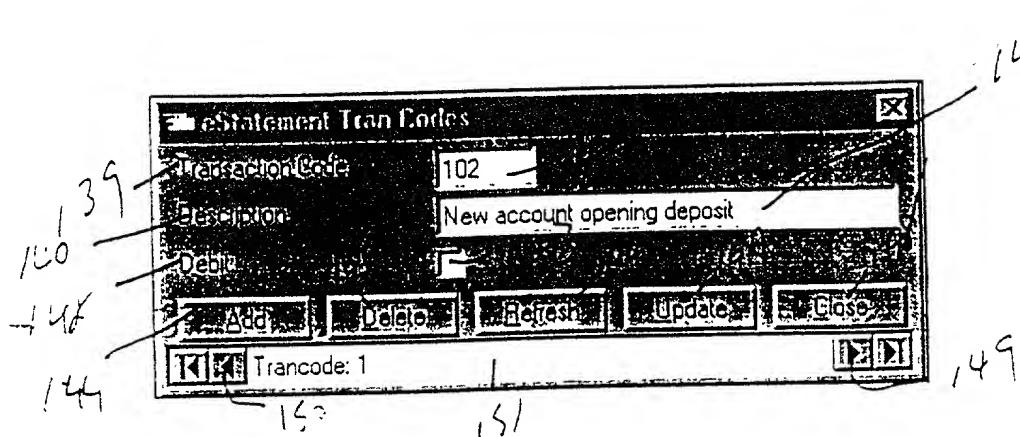


Fig. 10

Main Menu Selection - Enable Auto e-Mail and Disable Auto e-Mail

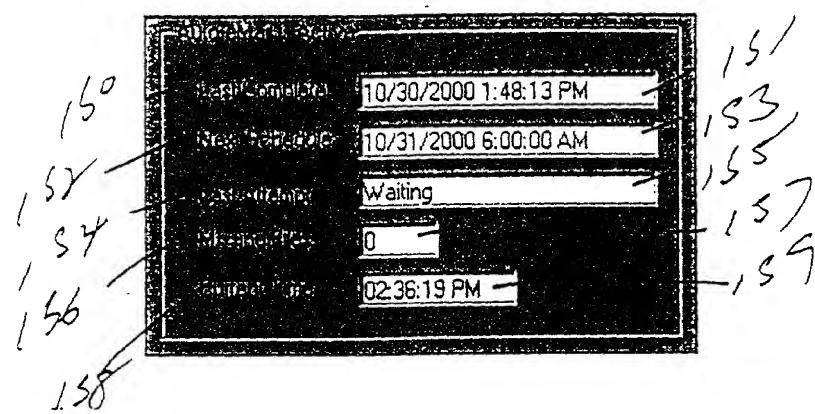


Fig. 11

Main Menu Selection - Broadcast

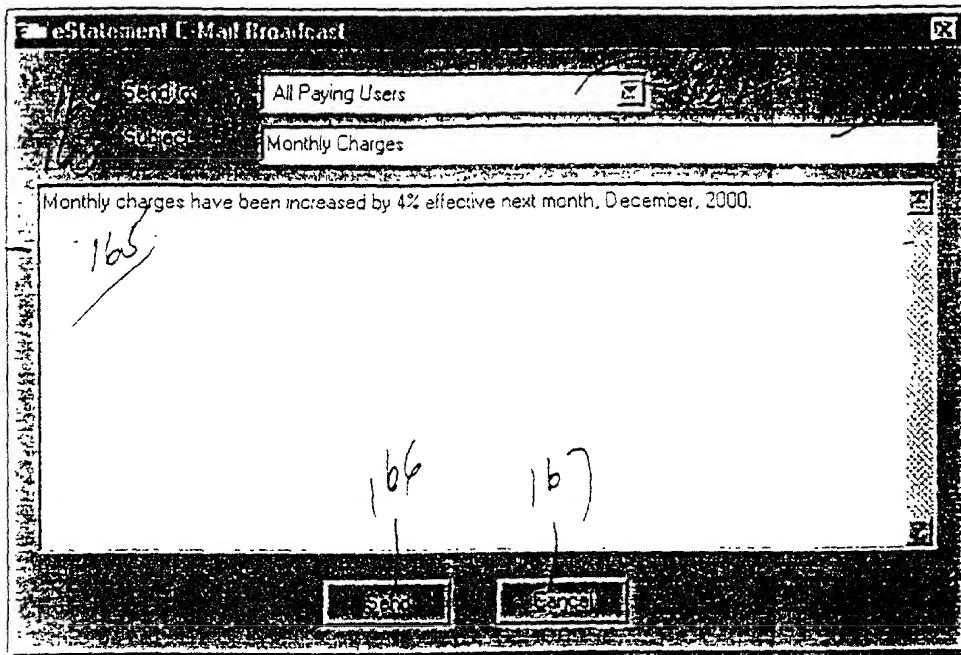
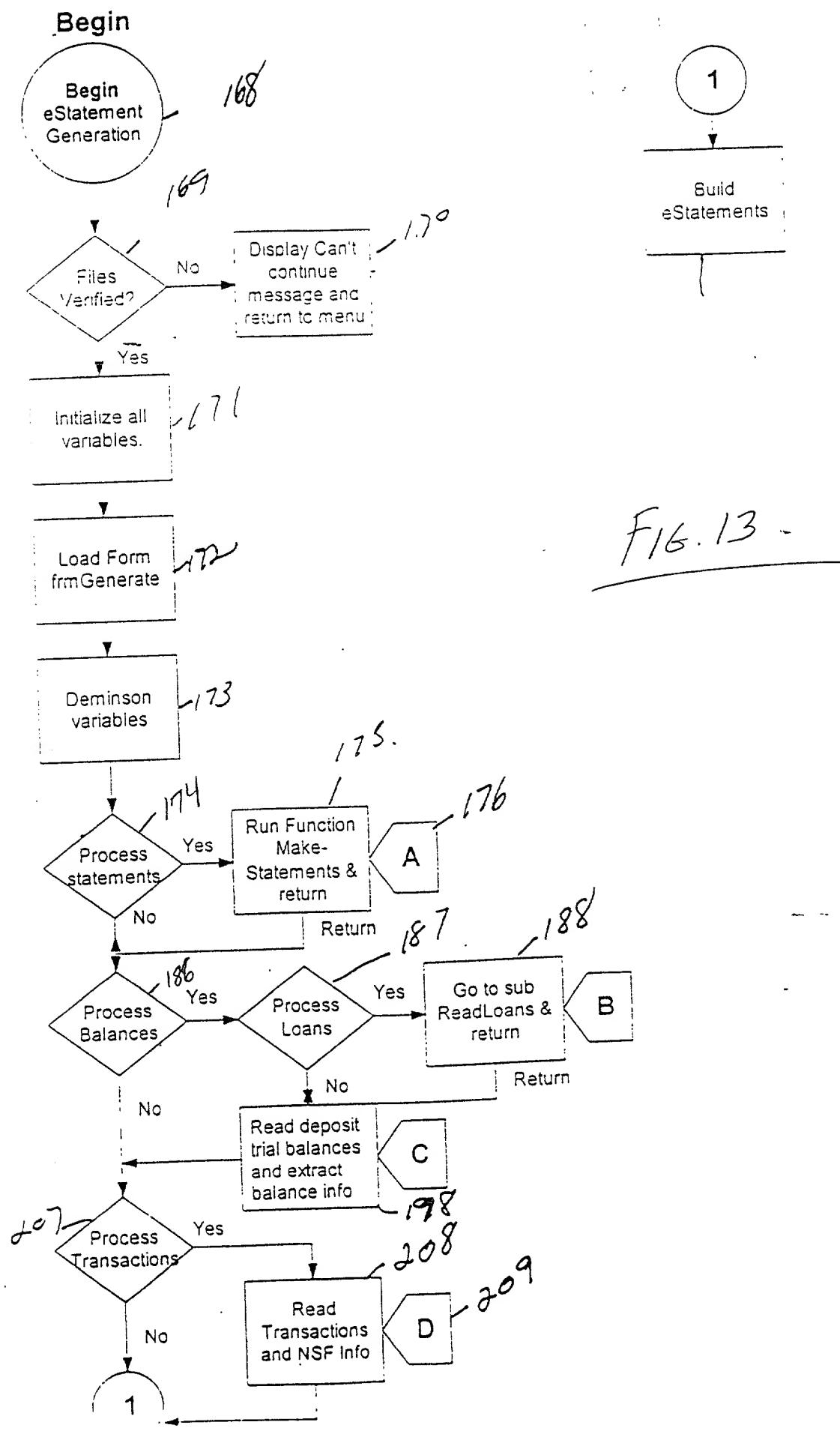
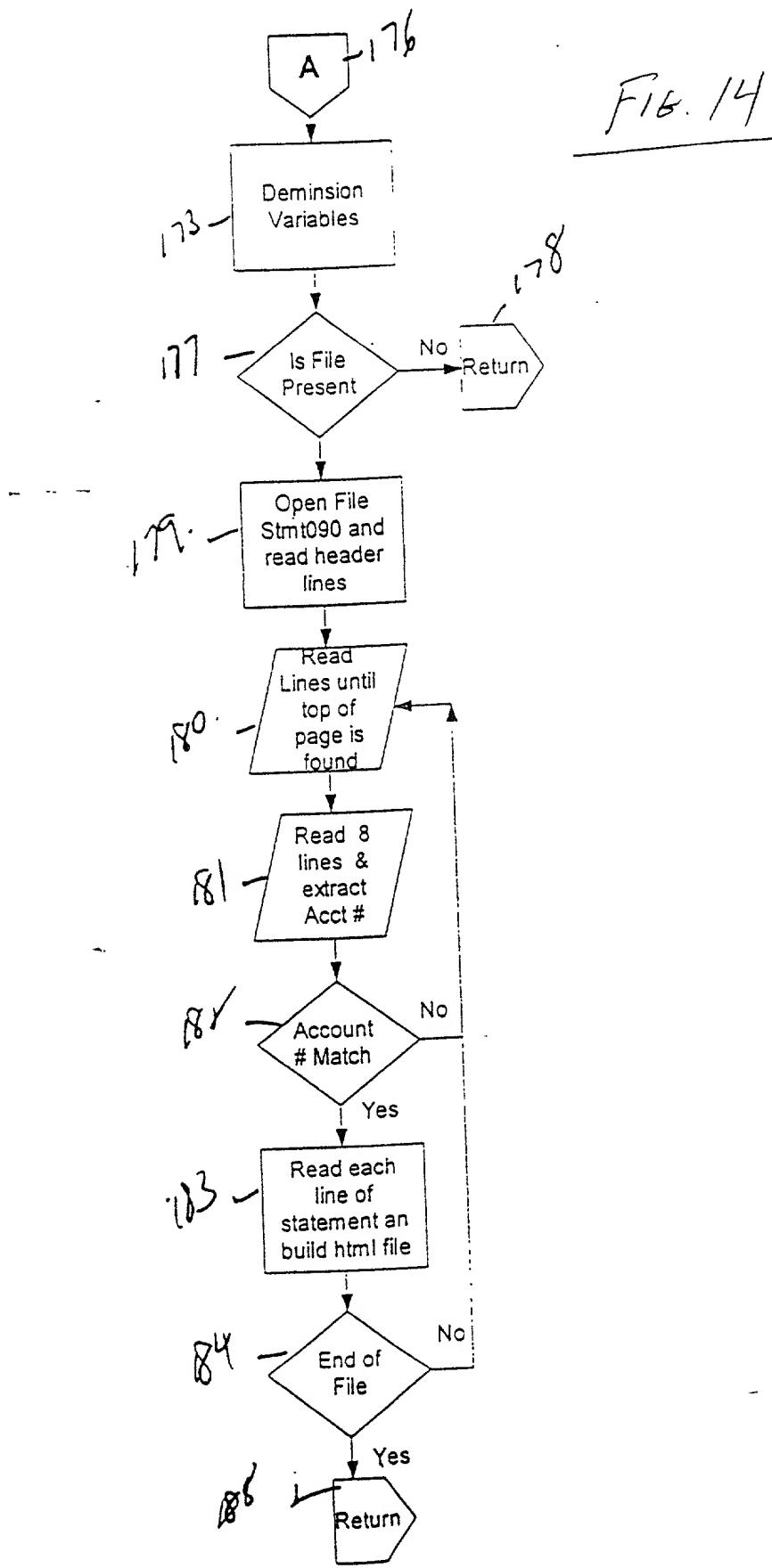


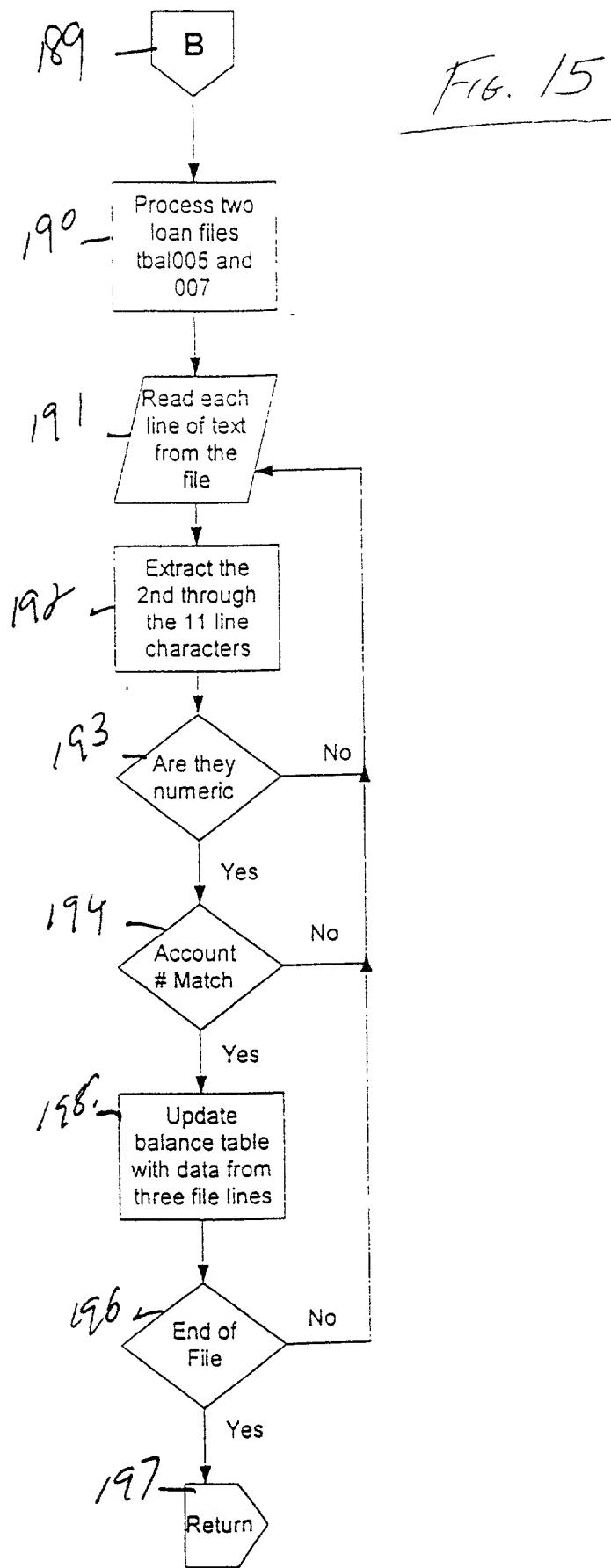
Fig. 12



Sub MakeStatements (A)



Sub ReadLoans (B)



Read Deposit TBs (C)

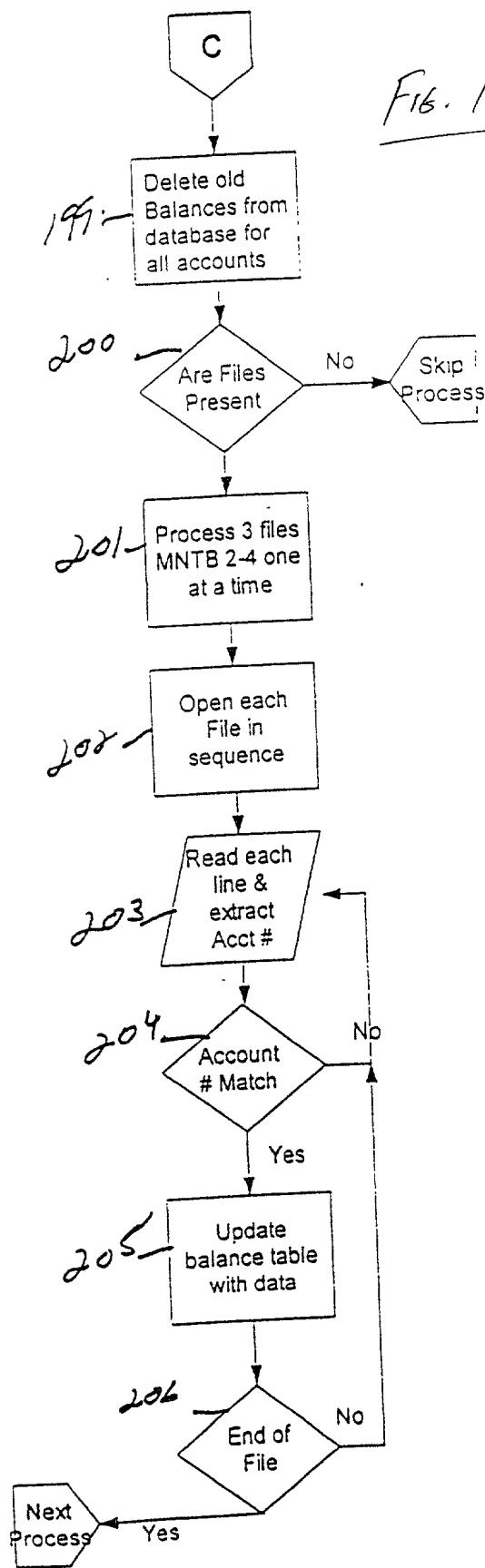


Fig. 16

Read Transactions and NSF Info (D)

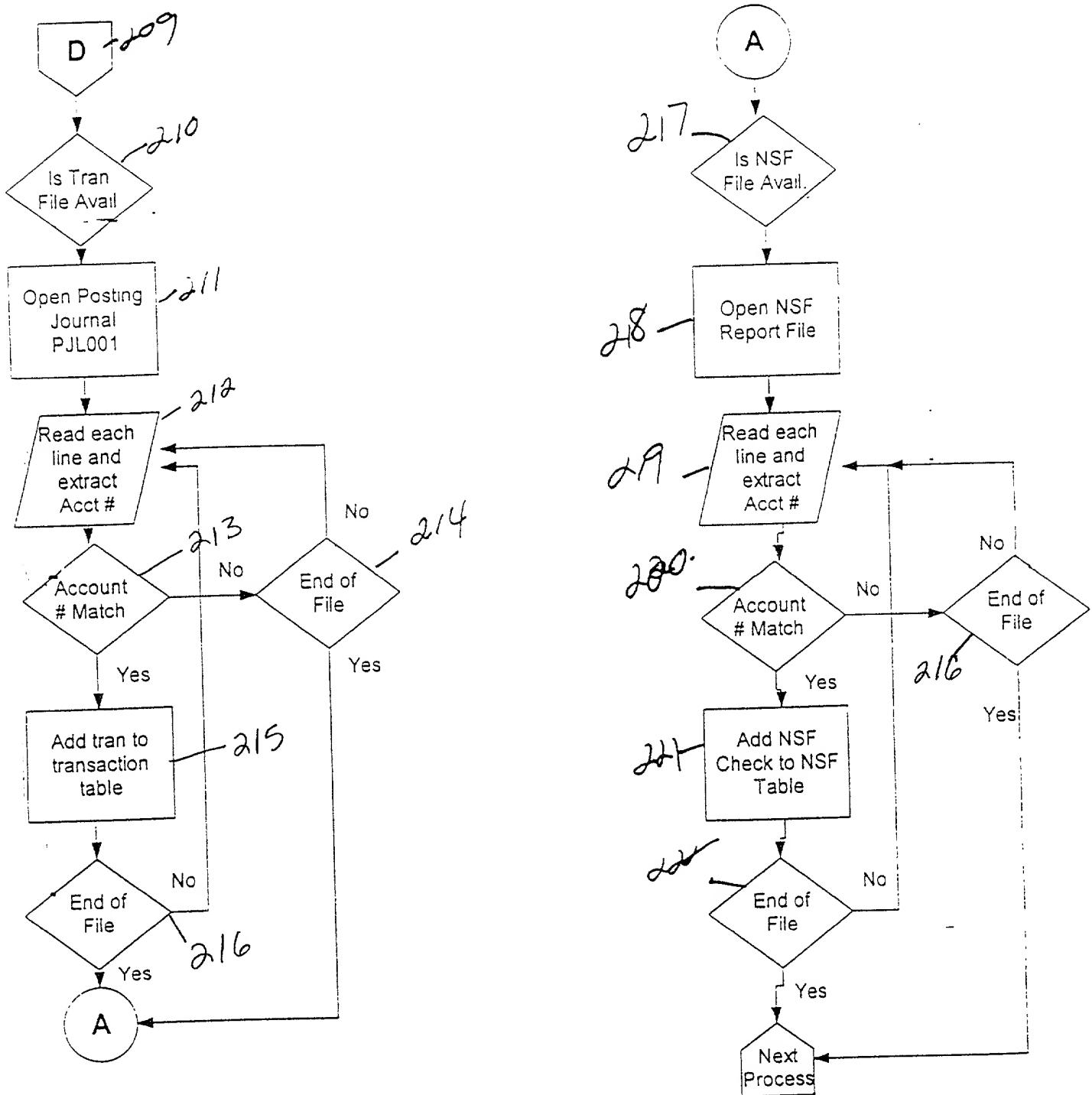


Fig. 17

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Pg. 18A

eStatement from Lamar Bank

Member FDIC

301 301

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NOTE: For your convenience only! This statement does not represent official bank records. Your statement will be mailed to you. Refer to your mailed copy for important disclosures concerning your account.

- Name, address and a portion of account number were omitted for your security.

10 CUSTOMER NO. PAGE
305 - xxxx294200 1
FROM 04/07/00 THRU 05/04/00

SUMMARY OF YOUR ACCOUNTS

308 ACCOUNT NUMBER PREVIOUS BALANCE
CKG-06 xxxx2942 310 389.65
SAV-20-309 xxxx8654-311 318 6.93

306
319
L
----ACCOUNT ACTIVITY-----
43 DEBITS 316 4,044.81
5 CREDITS 316 4,405.91 320 750.75
0 DEBITS 317 .00
0 CREDITS 318 .00 321 6.93
----ACCOUNT ACTIVITY SUMMARY-----
CKG-06 - 308 ACCOUNT NO. xxxx2942 - 323
324 PREVIOUS BALANCE AS OF 04/06/00 389.65 325.
325 TOTAL OF 327-5 DEPOSITS AND OTHER CREDITS 4,405.91 328.
326 TOTAL OF 330-43 DEBITS AND WITHDRAWALS 4,044.81 331
327 ENDING BALANCE AS OF 05/04/00-331 750.75 332
330
331 ----- ACCOUNT DISCLOSURE 334
332 ----- AVERAGE DAILY BALANCE 844.71-336
333 NUMBER OF DAYS THIS STATEMENT 337 28 328
334 ----- ACCOUNT TRANSACTIONS DETAIL-
335 ----- DEPOSITS AND OTHER CREDITS-----
336 ----- DEPOSITS-----
DATE NUMBER DESCRIPTION AMOUNT
04/12 333 DEPOSIT 330 336 80.00
04/14 334 DIRECT DEPOSIT 1,845.71
04/18 335 DEPOSIT 300.00
04/27 336 DIRECT DEPOSIT 1,845.71
05/02 337 DEPOSIT 334.49

338
339 ----- CHECKS-----
DATE NUMBER AMOUNT DATE NUMBER ,341 AMOUNT
04/13 339 50.00 04/07 1082 19.94
04/24 340 75.00 04/07 1084 35.00
04/28 50.00 04/10 1085 26.32
05/01 20.00 04/20 1086 24.75
05/02 20.00 04/19 1087 30.00
04/17 237 250.00 04/19 1088 20.29
05/02 238 250.00 04/19 1089 20.00

Page 1

- Name, address and a portion of account number were omitted for your security.

10 CUSTOMER NO. PAGE
xxxx294200 2
FROM 04/07/00 THRU 05/04/00

CKG-06

ACCOUNT NO. xxxx2942
 -ACCOUNT TRANSACTIONS DETAIL-

Fig. 18B

-----CHECKS-----

DATE	NUMBER	AMOUNT	DATE	NUMBER	AMOUNT
04/25	1090	50.00	05/04	1095*	25.00
05/04	1092*	16.51	04/25	2788*	350.00
05/02	1093	27.05	05/04	5014*	850.00

-----OTHER ITEMS-CHARGES-----

DATE	NUMBER	DESCRIPTION	AMOUNT
04/07	278002	DEBIT CARD DEBIT BOOKS-A-MIL 00101725 BEAUMONT TX US	51.04
04/07	242694	DEBIT CARD DEBIT MARKET BASKET #21 BEAUMONT TX US	12.95
04/10	289803	DEBIT CARD DEBIT MIDWEST SUPPLIES 54334201 612-925-9854 MN US	33.03
04/10		ACH-DR ELECTRONIC TRANSFER S'WESTERN BEL ONLINE PMT	35.62
04/10		ACH-DR ELECTRONIC TRANSFER S'WESTERN BEL ONLINE PMT	29.87
04/12		ACH-DR ELECTRONIC TRANSFER DIRECTV ONLINE PMT	69.08
04/12		ACH-DR ELECTRONIC TRANSFER CITY OF BEAUMONT CITY SVCS	38.41
04/13	212531	DEBIT CARD DEBIT HANDLEBAR & GRILL WESTBEAUMONT TX US	23.25
04/13		ACH-DR ELECTRONIC TRANSFER TEXACO OIL ONLINE PMT	43.55
04/17	289803	DEBIT CARD DEBIT MIDWEST SUPPLIES 54334201 612-925-9854 MN US	19.05

----- Page 3 -----

* Name, address and a portion of account number were omitted for your security.

10 CUSTOMER NO. PAGE
 xxxx294200 3
 FROM 04/07/00 THRU 05/04/00

CKG-06

ACCOUNT NO. xxxx2942
 -ACCOUNT TRANSACTIONS DETAIL-

-----OTHER ITEMS-CHARGES-----

DATE	NUMBER	DESCRIPTION	AMOUNT
04/17		ACH-DR ELECTRONIC TRANSFER GCM PREAUTH DB	1,175.00
04/17		ACH-DR ELECTRONIC TRANSFER MOBIL OIL ONLINE PMT	29.30
04/18	202694	DEBIT CARD DEBIT MARKET BASKET #43 BEAUMONT TX US	10.01
04/20	260872	DEBIT CARD DEBIT PICCADILLY CAFETERIA BEAUMONT TX US	11.87
04/24	212694	DEBIT CARD DEBIT	18.83

F16 18C

		MARKET BASKET #21	BEAUMONT	TX US	
04/26	242694	DEBIT CARD DEBIT MARKET BASKET #21	BEAUMONT	111 TX US	7.57
05/01	252694	DEBIT CARD DEBIT MARKET BASKET #43	BEAUMONT	001 TX US	16.15
05/03	200002	DEBIT CARD DEBIT CGI*VALUE WEB	76318500 300-522-1093 FL US		19.95
05/04		ACH-DR ELECTRONIC TRANSFER ENTERGY-GS ONLINE PMT			104.76
05/04		ACH-DR ELECTRONIC TRANSFER S'WESTERN BEL ONLINE PMT			33.14
05/04		ACH-DR ELECTRONIC TRANSFER JC PENNEY REG ONLINE PMT			23.33
05/04		ACH-DR ELECTRONIC TRANSFER INTERMEDIA COMMU ONLINE PMT			19.14

----- Page 4 -----

* Name, address and a * 10 CUSTOMER NO. PAGE
 * portion of account * xxxx294200 4
 * number were omitted * FROM 04/07/00 THRU 05/04/00
 * for your security. *

CKG-06

ACCOUNT NO. xxxx2942
+ACCOUNT TRANSACTIONS DETAIL-

----- OTHER ITEMS-CHARGES -----

DATE	NUMBER	DESCRIPTION	AMOUNT
05/04		ACH-DR ELECTRONIC TRANSFER MOBIL OIL ONLINE PMT	9.17

----- DAILY BALANCE -----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04/07	270.71	04/10	145.85	04/12	118.36
04/13	1.56	04/14	1,847.27	04/17	373.92
04/18	663.91	04/19	593.62	04/20	557.00
04/24	463.17	04/25	63.17	04/26	55.30
04/27	1,901.01	04/28	1,851.01	05/01	1,814.36
05/02	1,852.30	05/03	1,832.35	05/04	750.75

***** 353 354 ***** ACCOUNT ACTIVITY SUMMARY *****
 SAV-20/ ACCOUNT NO. xxxx8634

355 - PREVIOUS BALANCE AS OF 04/06/00 6.93
 357 - TOTAL OF 0 DEPOSITS AND OTHER CREDITS .00
 357 - TOTAL OF 0 DEBITS AND WITHDRAWALS .00
 358 - ENDING BALANCE AS OF 05/04/00 -359 360 6.93
 358 - INT EARNED Y-T-D THRU LAST PAYMENT -360 .07

----- ACCOUNT DISCLOSURE -----
 361 - AVERAGE DAILY BALANCE 6.93
 362 - NUMBER OF DAYS THIS STATEMENT 28
 363 - INTEREST EARNED THIS STATEMENT -364 .01
 365 - ANNUAL PERCENTAGE YIELD EARNED 1.90%

----- Page 5 -----

* Name, address and a * 10 CUSTOMER NO. PAGE
 * portion of account * xxxx294200 5
 * number were omitted * FROM 04/07/00 THRU 05/04/00
 * for your security. *

SAV-20

ACCOUNT NO. xxxx8654
-ACCOUNT TRANSACTIONS DETAIL-

DATE	DESCRIPTION	AMOUNT	BALANCE
	TAKE CONTROL WITH A HOME EQUITY LOAN FOR DEBT CONSOLIDATION, CALL WILMA, JOHN, RON, JASON, TIM, OR TOMMY	← 366.	

F16. 18D